

Amendments to Claims:

The listing of claims will replace all prior versions, and listings of claims in the application.

Listing of Claims:

Claims 1-11 (Canceled)

12. (Currently Amended) A method for facilitating a non-currency-based transaction, the method comprising ~~steps of:~~

~~authenticating a user and a merchant with a provider;~~

~~identifying, by a computer based system for facilitating the transaction, via a computer of the provider, a non-currency-based account of the user, the non-currency-based account being associated with a non-currency-based program;~~

~~converting, by the computer based system, accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;~~

~~determining, by the computer based system, that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;~~

~~generating, by the computer based system, a secondary transaction number (STN), wherein the STN is generated at a remote server of the provider and wherein the STN is associated with the non-currency-based account, wherein the generation of the secondary transaction number (STN) does not use a signed digital certificate;~~

~~creating, by the computer based system, a STN profile including information relating to a cash equivalent amount available to the STN;~~

~~transmitting, by the computer based system, the STN from the remote server to the user;~~

~~auto-filling, by the computer based system, the STN into a transaction request provided to the merchant;~~

~~receiving, by the computer based system, at the provider a transaction authorization request from the merchant, wherein the transaction authorization request includes including the STN;~~

~~authorizing, by the computer based system, the transaction; and~~

~~recording, by the computer based system, a record of the transaction in the STN profile.~~

13. (Previously Presented) The method of claim 12, further comprising designating limited-use parameters and associating the limited-use parameters with the STN.

14. (Currently Amended) The method of claim 12, further comprising:
capturing, by the computer based system, transaction settlement information in a financial capture system;
creating, by the computer based system, an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;
forwarding, by the computer based system, the transaction settlement information to an accounts receivable system;
recognizing, by the computer based system, that the transaction settlement information includes the STN; and
issuing, by the computer based system, a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

15. (Currently Amended) A non-transitory computer-readable medium having stored thereon sequences of instruction, the sequences of instruction including instruction which when executed by a computer-based system causes the computer-based system to perform operations
~~computer program product comprising a computer-readable storage medium having control logic tangibly embodied therein for causing a computer to facilitate a non-currency-based transaction; the control logic comprising:~~

~~computer-readable program code for authenticating a user and a merchant with a provider;~~
~~computer-readable program code for identifying, by the computer based system, a non-currency-based account of the user, the non-currency-based account being associated with a non-currency-based program;~~
~~computer-readable program code for converting, by the computer based system, accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;~~

~~computer-readable program code for determining, by the computer based system,~~ that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;

~~computer-readable program code for generating, by the computer based system,~~ a secondary transaction number (STN), wherein the STN is associated with the non-currency-based account, wherein the generation of the secondary transaction number (STN) does not use a signed digital certificate;

~~computer-readable program code for creating, by the computer based system,~~ a STN profile including information relating to a cash equivalent amount available to the STN;

~~computer-readable program code for transmitting, by the computer based system,~~ the STN to the user;

~~computer-readable program code for auto-filling the STN into a transaction request provided to the merchant~~ by the computer based system;

~~computer-readable program code for receiving, by the computer based system,~~ a transaction authorization request from the merchant, wherein the transaction authorization request includes the STN;

~~computer-readable program code for authorizing, by the computer based system,~~ the transaction; and

~~computer-readable program code for recording, by the computer based system,~~ a record of the transaction in the STN profile.

16. (Currently Amended) The ~~computer program product- medium~~ of claim 15, ~~wherein the control logic further comprises computer-readable program code for~~ further comprising: designating limited-use parameters and associating the limited-use parameters with the STN.

17. (Currently Amended) The ~~computer program product- medium~~ of claim 15, wherein the control logic further comprises:

~~computer-readable program code for capturing, by the computer based system,~~ transaction settlement information in a financial capture system;

~~computer-readable program code for creating, by the computer based system,~~ an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

~~computer-readable program code for forwarding, by the computer based system,~~ the transaction settlement information to an accounts receivable system;

~~computer-readable program code for recognizing, by the computer based system,~~ that the transaction settlement information includes the STN; and

~~computer-readable program code for issuing, by the computer based system,~~ a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

18. (New) The method of claim 12, further comprising authenticating, by the computer based system, at least one of: a user with a provider, and a merchant with a provider.

19. (New) The method of claim 12, wherein in response to the authorization of the transaction, the merchant automatically requests the secondary transaction number.

20. (New) The method of claim 12, wherein the record of the transaction in the STN profile includes the STN and the record of the transaction does not include the non-currency-based account identifier.

21. (New) The medium of claim 15, further comprising authenticating, by the computer based system, at least one of: a user with a provider, and a merchant with a provider.

22. (New) The medium of claim 15, wherein, in response to the authorization of the transaction, the merchant automatically requests the secondary transaction number.

23. (New) The method of claim 12, wherein the record of the transaction in the STN profile includes the STN and the record of the transaction does not include the non-currency-based account identifier.

24. (New) A system for facilitating a non-currency-based transaction comprising:
- a processor; and
 - a memory in communication with the processor, the memory for storing a plurality of processing instructions for directing the processor to:
 - identify, by the computer based system, a non-currency-based account, the non-currency-based account being associated with a non-currency-based program;
 - convert, by the computer based system, accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;
 - determine, by the computer based system, that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;
 - generate, by the computer based system, a secondary transaction number (STN), wherein the STN is generated at a remote server and wherein the STN is associated with the non-currency-based account, wherein the generation of the secondary transaction number (STN) does not use a signed digital certificate;
 - create, by the computer based system, a STN profile including information relating to a cash equivalent amount available to the STN;
 - transmit, by the computer based system, the STN from the remote server;
 - auto-fill, by the computer based system, the STN into a transaction request provided;
 - receive, by the computer based system, a transaction authorization request, wherein the transaction authorization request includes the STN;
 - authorize, by the computer based system, the transaction; and
 - record, by the computer based system, a record of the transaction in the STN profile.

25. (New) The system of claim 24, further comprising designating limited-use parameters and associating the limited-use parameters with the STN.

26. (New) The system of claim 24, further comprising additional processing instructions for directing the processor to:

- capture, by the computer based system, transaction settlement information in a financial capture system;

create, by the computer based system, an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forward, by the computer based system, the transaction settlement information to an accounts receivable system;

recognize, by the computer based system, that the transaction settlement information includes the STN; and

issue, by the computer based system, a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

27. (New) The system of claim 24, further comprising additional processing instructions for directing the processor to:

authenticate, by the computer based system, at least one of: a user with a provider, and a merchant with a provider.

28. (New) The method of claim 12, wherein in response to the authorization of the transaction, the merchant automatically requests the secondary transaction number.

29. (New) The method of claim 12, wherein the record of the transaction in the STN profile includes the STN and the record of the transaction does not include the non-currency-based account identifier.